

In re:
Scott Raber
Christine Raber
Debtors

Case No. 20-10707-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin

Page 1 of 2

Date Rcvd: Mar 19, 2025

Form ID: 3180W

Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Scott Raber, Christine Raber, 7331 PA Route 873, Slatington, PA 18080-3405
14491369	+ Lehigh Valley Educators Credit Union, 3720 Hamilton Blvd, Allentown, PA 18103-4503

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Mar 20 2025 00:23:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 20 2025 00:24:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14463299	Email/Text: ebnbankruptcy@ahm.honda.com	Mar 20 2025 00:24:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
14493368	Email/Text: BKBCNMAIL@carringtonms.com	Mar 20 2025 00:23:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806
14482310	+ EDI: AIS.COM	Mar 20 2025 04:17:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14493260	EDI: Q3G.COM	Mar 20 2025 04:17:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14466797	EDI: DISCOVER	Mar 20 2025 04:17:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14493367	EDI: JEFFERSONCAP.COM	Mar 20 2025 04:17:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14477431	Email/PDF: resurgentbknotifications@resurgent.com	Mar 20 2025 00:37:59	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14493254	+ EDI: LENDNGCLUB	Mar 20 2025 04:17:00	LendingClub Corporation, 595 Market Street Suite 200, San Francisco, CA 94105-2802
14491353	+ Email/Text: camanagement@mtb.com	Mar 20 2025 00:23:00	M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
14471786	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 20 2025 00:37:59	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14492125	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 20 2025 00:24:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN MI 48090-2011
14493397	+ EDI: BASSASSOC.COM	Mar 20 2025 04:17:00	Oliphant USA, LLC., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083

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14480748	Email/Text: perituspendrick@perituservices.com	Mar 20 2025 00:23:00	Pendrick Capital Partners II, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419
14483703	EDI: PRA.COM	Mar 20 2025 04:17:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14492422	EDI: Q3G.COM	Mar 20 2025 04:17:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14475006	EDI: Q3G.COM	Mar 20 2025 04:17:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 21, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2025 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC bkgroup@kmlawgroup.com
KRISTEN D. LITTLE	on behalf of Creditor JPMorgan Chase Bank National Association KRLITTLE@FIRSTAM.COM
MICHAEL JOHN CLARK	on behalf of Creditor JPMorgan Chase Bank National Association mclark@pincuslaw.com
PAUL H. YOUNG	on behalf of Joint Debtor Christine Raber support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com ,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com
PAUL H. YOUNG	on behalf of Debtor Scott Raber support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com ,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1

Scott Raber

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5393

EIN --

Debtor 2

Christine Raber

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7480

EIN --

United States Bankruptcy Court Eastern District of Pennsylvania

Case number: **20-10707-pmm**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Scott Raber

Christine Raber

3/18/25

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.